

Fill in this information to identify the case:

Debtor Name Lime Line Operations LLC

United States Bankruptcy Court for the: _____ District of New Jersey

Case number: 24-16240-jks

Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: 12 - May 2025

Date report filed:

07/02/2025

MM / DD / YYYY

Line of business: _____

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Louis V. Greco III

Original signature of responsible party



Printed name of responsible party

Louis V. Greco III

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it *Exhibit A*.

Yes No N/A

1. Did the business operate during the entire reporting period?
2. Do you plan to continue to operate the business next month?
3. Have you paid all of your bills on time?
4. Did you pay your employees on time?
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?
6. Have you timely filed your tax returns and paid all of your taxes?
7. Have you timely filed all other required government filings?
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?
9. Have you timely paid all of your insurance premiums?

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it *Exhibit B*.

10. Do you have any bank accounts open other than the DIP accounts?
11. Have you sold any assets other than inventory?
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?
13. Did any insurance company cancel your policy?
14. Did you have any unusual or significant unanticipated expenses?
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?
16. Has anyone made an investment in your business?

Debtor Name Lime Line Operations LLC

Case number 24-16240-jks

17. Have you paid any bills you owed before you filed bankruptcy?
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 769.51

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 136,714.51

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 128,873.96

Report the total from *Exhibit D* here.

+ \$ 7,940.55

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

= \$ 8,610.06

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

\$ 0.00

24. Total payables

(*Exhibit E*)

Debtor Name Lime Line Operations LLC

Case number 24-16240-jks

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 12
27. What is the number of employees as of the date of this monthly report? 33

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i> Projected	<i>Column B</i> Actual	<i>Column C</i> Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>35,000.00</u>	- \$ <u>136,714.51</u>	= \$ <u>-101,714.51</u>
33. Cash disbursements	\$ <u>35,000.00</u>	- \$ <u>128,873.96</u>	= \$ <u>93,873.96</u>
34. Net cash flow	\$ <u>0.00</u>	- \$ <u>7,840.55</u>	= \$ <u>-7,840.55</u>
35. Total projected cash receipts for the next month:			\$ <u>100,000.00</u>
36. Total projected cash disbursements for the next month:			- \$ <u>100,000.00</u>
37. Total projected net cash flow for the next month:			= \$ <u>0.00</u>

Debtor Name Lime Line Operations LLC

Case number 24-16240-jks

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

Exhibit B

Monthly Operating Report – May 2025

Question 15 – Mobile Onsite Health Solutions LLC which Lime Line Operations LLC provides staffing services to paid Gusto the payroll processing provider directly via wire transfer for certain pay periods during this time. Gusto remitted direct deposit payments and all applicable taxes.

Exhibit C

Lime Line Monthly Operating Report - May 2025

Account No	Posting Date	Ck	Description	Receipts
[REDACTED] 3506	05/30/2025		FEE MAINTENANCE CHARGE	
[REDACTED] 3506	05/30/2025		BUS MOBILE DEPOSIT	6,800.00
[REDACTED] 3506	05/30/2025		PHONE/INTERNET TRNFR REF 1501449L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE	3,639.93
[REDACTED] 3506	05/28/2025		ACH CREDIT CCD CMPY ID: 4270465600 Human Interest ACCTVERIFY 250528 ST-T3C6L8P1O5M9	0.21
[REDACTED] 3506	05/28/2025		ACH CREDIT CCD CMPY ID: 4270465600 Human Interest ACCTVERIFY 250528 ST-I8K2A4V4W9A2	0.01
[REDACTED] 3506	05/27/2025		ACH CREDIT CCD CMPY ID: 9138864001 GUSTO TAX 266337 250527 6semk4mjm45	859.81
[REDACTED] 3506	05/23/2025		BUS MOBILE DEPOSIT	1,200.00
[REDACTED] 3506	05/23/2025		WIRE IN GFT 202505230008895 MOBILE ONSITE HEAL TH SOLUTIONS LLC 5/23/2025 PAYROLL	21,000.00
[REDACTED] 3506	05/23/2025		PHONE/INTERNET TRNFR REF 1431033L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE	3,000.00
[REDACTED] 3506	05/21/2025		PHONE/INTERNET TRNFR REF 1411541L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA MOBILE	2,000.00
[REDACTED] 3506	05/20/2025		RETURN ITEM CCD CMPY ID: 9138864001 GUSTO NET 050875 250519 6semk4kk08g	1,453.19
[REDACTED] 3506	05/20/2025		PHONE/INTERNET TRNFR REF 1400820L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE	400.00
[REDACTED] 3506	05/19/2025		BUS MOBILE DEPOSIT	4,000.00
[REDACTED] 3506	05/19/2025	1076	OVERDRAFT RTN ITEM	1,900.03
[REDACTED] 3506	05/15/2025		PHONE/INTERNET TRNFR REF 1351551L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE	55,000.00
[REDACTED] 3506	05/14/2025	1079	OVERDRAFT RTN ITEM	1,857.13
[REDACTED] 3506	05/14/2025	1077	OVERDRAFT RTN ITEM	1,513.34
[REDACTED] 3506	05/14/2025	1090	OVERDRAFT RTN ITEM	1,289.55
[REDACTED] 3506	05/14/2025	1072	OVERDRAFT RTN ITEM	1,287.40
[REDACTED] 3506	05/14/2025	1075	OVERDRAFT RTN ITEM	1,010.63
[REDACTED] 3506	05/14/2025		RETURN ITEM CCD CMPY ID: 9138864001 GUSTO NET 812019 250513 6semk4idb2q	1,289.55
[REDACTED] 3506	05/14/2025	1068	OVERDRAFT RTN ITEM	323.40
[REDACTED] 3506	05/14/2025		RETURN ITEM CCD CMPY ID: 9138864001 GUSTO TAX 806745 250513 6semk4i99tu	1,212.42
[REDACTED] 3506	05/14/2025		RETURN ITEM CCD CMPY ID: 9138864001 GUSTO TAX 806745 250513 6semk4i99uk	570.88
[REDACTED] 3506	05/14/2025		RETURN ITEM CCD CMPY ID: 9138864001 GUSTO TAX 806745 250513 6semk4idb2r	522.40
[REDACTED] 3506	05/13/2025	1080	OVERDRAFT RTN ITEM	2,428.00
[REDACTED] 3506	05/13/2025	1073	OVERDRAFT RTN ITEM	1,751.61
[REDACTED] 3506	05/13/2025	1081	OVERDRAFT RTN ITEM	1,666.91
[REDACTED] 3506	05/13/2025	1086	OVERDRAFT RTN ITEM	1,163.87
[REDACTED] 3506	05/13/2025	1083	OVERDRAFT RTN ITEM	1,141.22
[REDACTED] 3506	05/13/2025		RETURN ITEM CCD CMPY ID: 9138864001 GUSTO TAX 784226 250512 6semk4i771v	712.92
[REDACTED] 3506	05/12/2025		WIRE IN GFT 202505120009673 MOBILE ONSITE HEAL TH SOLUTIONS LLC	2,800.00

Exhibit C

Lime Line Monthly Operating Report - May 2025

Account No	Posting Date	Ck	Description	Receipts
[REDACTED] 3506	05/12/2025		PHONE/INTERNET TRNFR REF 1320835L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE	711.10
[REDACTED] 3506	05/12/2025		PHONE/INTERNET TRNFR REF 1320525L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA MOBILE	689.00
[REDACTED] 3506	05/12/2025		PHONE/INTERNET TRNFR REF 1300827L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA MOBILE	3,500.00
[REDACTED] 3506	05/09/2025		BUS MOBILE DEPOSIT	4,000.00
[REDACTED] 4901	05/16/2025		PHONE/INTERNET TRNFR REF 1361551L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE	20.00
[REDACTED] 4901	05/08/2025		PHONE/INTERNET TRNFR REF 1280430L FUNDS TRANSFER FRM DEP XXXXX3201 FROM FUNDS TRANSFER VIA MOBILE	4,000.00
				136,714.51

Exhibit D

Lime Line Monthly Operating Report - May 2025

Account No	Posting Date	Ck	Description	Disbursements
[REDACTED] 3506	05/30/2025		FEE MAINTENANCE CHARGE	15.00
[REDACTED] 3506	05/28/2025		ACH DEBIT CCD CMPY ID: 1800948598 Human Interest ACCTVERIFY 250528 ST-U1R3S3W2W1I9	0.22
[REDACTED] 3506	05/27/2025		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 264892 250527 6semk4mjj6i	926.41
[REDACTED] 3506	05/27/2025	1089	CASHED CHECK	1,900.03
[REDACTED] 3506	05/23/2025		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO NET 229992 250523 6semk4m1vvt	312.78
[REDACTED] 3506	05/23/2025		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 229335 250523 6semk4m1vvu	103.56
[REDACTED] 3506	05/23/2025		WIRE OUT GFT 202505230010971 GUSTO INC 1TRVXX6N4RO7	22,669.63
[REDACTED] 3506	05/23/2025	1088	CASHED CHECK	1,531.15
[REDACTED] 3506	05/20/2025		FORCE POST DEBIT FOR OVERDRAFT CHECK # 1082	30.00
[REDACTED] 3506	05/20/2025		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 074725 250520 6semk4ks28c	488.11
[REDACTED] 3506	05/20/2025	1087	CASHED CHECK	1,015.34
[REDACTED] 3506	05/19/2025	1078	CHECK	2,703.07
[REDACTED] 3506	05/19/2025	1082	CHECK	362.03
[REDACTED] 3506	05/19/2025		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO NET 050875 250519 6semk4kk08g	1,453.19
[REDACTED] 3506	05/19/2025		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 050874 250519 6semk4kk08h	859.81
[REDACTED] 3506	05/16/2025	1076	CHECK	1,900.03
[REDACTED] 3506	05/16/2025	1079	CHECK	1,857.13
[REDACTED] 3506	05/16/2025	1072	CHECK	1,287.40
[REDACTED] 3506	05/16/2025	1074	CHECK	384.73
[REDACTED] 3506	05/16/2025		PHONE/INTERNET TRNFR REF 1361553L FUNDS TRANSFER TO DEP XXXXXX5800 FROM FUNDS TRANSFER VIA	1,800.00
[REDACTED] 3506	05/15/2025	1071	CHECK	621.81
[REDACTED] 3506	05/15/2025		WIRE OUT GFT 202505150026070 IAN SMITH	2,428.00
[REDACTED] 3506	05/15/2025		WIRE OUT GFT 202505150025948 GUSTO INC 1TRVXX6JBAQW	45,927.36
[REDACTED] 3506	05/13/2025	1079	CHECK	1,857.13
[REDACTED] 3506	05/13/2025	1077	CHECK	1,513.34
[REDACTED] 3506	05/13/2025	1090	CHECK	1,289.55
[REDACTED] 3506	05/13/2025	1072	CHECK	1,287.40
[REDACTED] 3506	05/13/2025	1075	CHECK	1,010.63

Exhibit D

Lime Line Monthly Operating Report - May 2025

Account No	Posting Date	Ck	Description	Disbursements
[REDACTED] 3506	05/13/2025	1068	CHECK	323.40
[REDACTED] 3506	05/13/2025		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO NET 812019 250513 6semk4idb2q	1,289.55
[REDACTED] 3506	05/13/2025		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 806745 250513 6semk4i99tu	1,212.42
[REDACTED] 3506	05/13/2025		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 806745 250513 6semk4i99uk	570.88
[REDACTED] 3506	05/13/2025		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 806745 250513 6semk4idb2r	522.40
[REDACTED] 3506	05/12/2025	1080	CHECK	2,428.00
[REDACTED] 3506	05/12/2025	1073	CHECK	1,751.61
[REDACTED] 3506	05/12/2025	1081	CHECK	1,666.91
[REDACTED] 3506	05/12/2025	1086	CHECK	1,163.87
[REDACTED] 3506	05/12/2025	1083	CHECK	1,141.22
[REDACTED] 3506	05/12/2025		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 784226 250512 6semk4i771v	712.92
[REDACTED] 3506	05/12/2025		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 784226 250512 6semk4i6l8b	9,706.53
[REDACTED] 3506	05/12/2025	1084	CASHED CHECK	1,860.29
[REDACTED] 3506	05/09/2025		ACH DEBIT CCD CMPY ID: 0000756346 INTUIT * QBooks Onl 250509 2784619	65.00
[REDACTED] 3506	05/06/2025		ACH DEBIT CCD CMPY ID: 9138864007 GUSTO FEE 597813 250506 6semk4g9dv3	200.00
[REDACTED] 3506	05/01/2025	1070	CHECK	2,699.11
[REDACTED] 4901	05/15/2025		ANALYSIS RESULTS CHG ANALYSIS ACTIVITY FOR 04/25	25.00
[REDACTED] 4901	05/15/2025		FEE BASED CHARGE FEE BASED ACTIVITY FOR 04/25	0.01
[REDACTED] 4901	05/08/2025		PHONE/INTERNET TRNFR REF 1280430L FUNDS TRANSFER TO DEP XXXXXX5800 FROM FUNDS TRANSFER VIA	4,000.00

128,873.96



P.O. Box 558
Wayne, NJ 07474-0558

9793 M0656DDA053125061450 07 000000000 139769 010

LIME LINE OPERATIONS LLC
DIP CASE # 24-16240 PAYROLL ACCOUNT
575 CORPORATE DR SUITE 525
MAHWAH NJ 07430-2330

Email: contactus@valley.com

Visit Us Online: www.valley.com

Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

We have updated the order in which transactions are posted to your account. All credits will be processed first followed by debits in the following order: debit card transactions, Zelle® payments, checks cashed against your account, outgoing wire transfers, internal transfers, ACH debits, checks presented for payment, and all remaining debit transactions.

VALLEY BASIC BUSINESS CHECKING - XXXXXX3506

SUMMARY FOR THE PERIOD: 05/01/25 - 05/31/25

LIME LINE OPERATIONS LLC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$3,213.47		\$132,694.51		\$124,848.95		\$11,059.03

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$3,213.47
05/01	CHECK 1070	-\$2,699.11		\$514.36
05/06	ACH DEBIT GUSTO FEE 597813 250506 6semk4g9dv3	-\$200.00		\$314.36
05/09	BUS MOBILE DEPOSIT		\$4,000.00	\$4,314.36
05/09	ACH DEBIT INTUIT * QBooks Onl 250509 2784619	-\$65.00		\$4,249.36
05/12	PHONE/INTERNET TRNFR REF 1300827L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA MOBILE		\$3,500.00	\$7,749.36
05/12	PHONE/INTERNET TRNFR REF 1320525L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA MOBILE		\$689.00	\$8,438.36
05/12	PHONE/INTERNET TRNFR REF 1320835L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE		\$711.10	\$9,149.46



**Account Number:**

XXXXXX3506

Statement Date:

05/31/2025

Page :

2 of 10

P.O. Box 558
Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
05/12	WIRE IN 202505120009673 MOBILE ONSITE HEAL TH SOLUTIONS LLC		\$2,800.00	\$11,949.46
05/12	CHECK 1084	-\$1,860.29		\$10,089.17
05/12	ACH DEBIT GUSTO TAX 784226 250512 6semk4i6l8b	-\$9,706.53		\$382.64
05/12	ACH DEBIT GUSTO TAX 784226 250512 6semk4i771v	-\$712.92		-\$330.28
05/12	CHECK 1083	-\$1,141.22		-\$1,471.50
05/12	CHECK 1086	-\$1,163.87		-\$2,635.37
05/12	CHECK 1081	-\$1,666.91		-\$4,302.28
05/12	CHECK 1073	-\$1,751.61		-\$6,053.89
05/12	CHECK 1080	-\$2,428.00		-\$8,481.89
05/13	RETURN ITEM GUSTO TAX 784226 250512 6semk4i771v CHECK		\$712.92	-\$7,768.97
05/13	OVERDRAFT RTN ITEM CHECK 1083		\$1,141.22	-\$6,627.75
05/13	OVERDRAFT RTN ITEM CHECK 1086		\$1,163.87	-\$5,463.88
05/13	OVERDRAFT RTN ITEM CHECK 1081		\$1,666.91	-\$3,796.97
05/13	OVERDRAFT RTN ITEM CHECK 1073		\$1,751.61	-\$2,045.36
05/13	OVERDRAFT RTN ITEM CHECK 1080		\$2,428.00	\$382.64
05/13	ACH DEBIT GUSTO TAX 806745 250513 6semk4idb2r	-\$522.40		-\$139.76
05/13	ACH DEBIT GUSTO TAX 806745 250513 6semk4i99uk	-\$570.88		-\$710.64
05/13	ACH DEBIT GUSTO TAX 806745 250513 6semk4i99tu	-\$1,212.42		-\$1,923.06
05/13	ACH DEBIT GUSTO NET 812019 250513 6semk4idb2q	-\$1,289.55		-\$3,212.61
05/13	CHECK 1068	-\$323.40		-\$3,536.01
05/13	CHECK 1075	-\$1,010.63		-\$4,546.64
05/13	CHECK 1072	-\$1,287.40		-\$5,834.04
05/13	CHECK 1090	-\$1,289.55		-\$7,123.59
05/13	CHECK 1077	-\$1,513.34		-\$8,636.93
05/13	CHECK 1079	-\$1,857.13		-\$10,494.06
05/14	RETURN ITEM GUSTO TAX 806745 250513 6semk4idb2r CHECK		\$522.40	-\$9,971.66
05/14	RETURN ITEM GUSTO TAX 806745 250513 6semk4i99uk CHECK		\$570.88	-\$9,400.78
05/14	RETURN ITEM GUSTO TAX 806745 250513 6semk4i99tu CHECK		\$1,212.42	-\$8,188.36
05/14	OVERDRAFT RTN ITEM CHECK 1068		\$323.40	-\$7,864.96
05/14	RETURN ITEM		\$1,289.55	-\$6,575.41



**Account Number:**

XXXXXX3506

Statement Date:

05/31/2025

Page :

3 of 10

P.O. Box 558
Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	GUSTO NET 812019 250513 6semk4idb2q CHECK			
05/14	OVERDRAFT RTN ITEM CHECK 1075		\$1,010.63	-\$5,564.78
05/14	OVERDRAFT RTN ITEM CHECK 1072		\$1,287.40	-\$4,277.38
05/14	OVERDRAFT RTN ITEM CHECK 1090		\$1,289.55	-\$2,987.83
05/14	OVERDRAFT RTN ITEM CHECK 1077		\$1,513.34	-\$1,474.49
05/14	OVERDRAFT RTN ITEM CHECK 1079		\$1,857.13	\$382.64
05/15	PHONE/INTERNET TRNFR REF 1351551L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE		\$55,000.00	\$55,382.64
05/15	WIRE OUT 202505150025948 GUSTO INC 1TRVXX6JBAQW	-\$45,927.36		\$9,455.28
05/15	WIRE OUT 202505150026070 IAN SMITH	-\$2,428.00		\$7,027.28
05/15	CHECK 1071	-\$621.81		\$6,405.47
05/16	PHONE/INTERNET TRNFR REF 1361553L FUNDS TRANSFER TO DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE	-\$1,800.00		\$4,605.47
05/16	CHECK 1074	-\$384.73		\$4,220.74
05/16	CHECK 1072	-\$1,287.40		\$2,933.34
05/16	CHECK 1079	-\$1,857.13		\$1,076.21
05/16	CHECK 1076	-\$1,900.03		-\$823.82
05/19	OVERDRAFT RTN ITEM CHECK 1076		\$1,900.03	\$1,076.21
05/19	BUS MOBILE DEPOSIT		\$4,000.00	\$5,076.21
05/19	ACH DEBIT GUSTO TAX 050874 250519 6semk4kk08h	-\$859.81		\$4,216.40
05/19	ACH DEBIT GUSTO NET 050875 250519 6semk4kk08g	-\$1,453.19		\$2,763.21
05/19	CHECK 1082	-\$362.03		\$2,401.18
05/19	CHECK 1078	-\$2,703.07		-\$301.89
05/20	PHONE/INTERNET TRNFR REF 1400820L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE		\$400.00	\$98.11
05/20	RETURN ITEM GUSTO NET 050875 250519 6semk4kk08g CHECK		\$1,453.19	\$1,551.30
05/20	CHECK 1087	-\$1,015.34		\$535.96
05/20	ACH DEBIT GUSTO TAX 074725 250520 6semk4ks28c	-\$488.11		\$47.85
05/20	PAID ITEM FEE FOR OVERDRAFT CHECK # 1082	-\$30.00		\$17.85
05/21	PHONE/INTERNET TRNFR		\$2,000.00	\$2,017.85





Account Number:

XXXXXX3506

Statement Date:

05/31/2025

Page :

4 of 10

P.O. Box 558
Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	REF 1411541L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA MOBILE			
05/23	PHONE/INTERNET TRNFR REF 1431033L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$3,000.00	\$5,017.85
05/23	WIRE IN 202505230008895 MOBILE ONSITE HEAL TH SOLUTIONS LLC 5/23/2025 PAYROLL		\$21,000.00	\$26,017.85
05/23	BUS MOBILE DEPOSIT		\$1,200.00	\$27,217.85
05/23	CHECK 1088	-\$1,531.15		\$25,686.70
05/23	WIRE OUT 202505230010971 GUSTO INC 1TRVXX6N4R07	-\$22,669.63		\$3,017.07
05/23	ACH DEBIT GUSTO TAX 229335 250523 6semk4m1vvu	-\$103.56		\$2,913.51
05/23	ACH DEBIT GUSTO NET 229992 250523 6semk4m1vvt	-\$312.78		\$2,600.73
05/27	ACH CREDIT GUSTO TAX 266337 250527 6semk4mj45		\$859.81	\$3,460.54
05/27	CHECK 1089	-\$1,900.03		\$1,560.51
05/27	ACH DEBIT GUSTO TAX 264892 250527 6semk4mjj6i	-\$926.41		\$634.10
05/28	ACH CREDIT Human Interest ACCTVERIFY 250528 ST- I8K2A4V4W9A2		\$0.01	\$634.11
05/28	ACH CREDIT Human Interest ACCTVERIFY 250528 ST- T3C6L8P105M9		\$0.21	\$634.32
05/28	ACH DEBIT Human Interest ACCTVERIFY 250528 ST- U1R3S3W2W1I9	-\$0.22		\$634.10
05/30	PHONE/INTERNET TRNFR REF 1501449L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$3,639.93	\$4,274.03
05/30	BUS MOBILE DEPOSIT		\$6,800.00	\$11,074.03
05/31	FEE MAINTENANCE CHARGE	-\$15.00		\$11,059.03
Ending Balance				\$11,059.03



CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
05/13	1068	\$323.40	05/12	1073	\$1,751.61
05/01	1070*	\$2,699.11	05/16	1074	\$384.73
05/15	1071	\$621.81	05/13	1075	\$1,010.63
05/13	1072	\$1,287.40	05/16	1076	\$1,900.03
05/16	1072*	\$1,287.40	05/13	1077	\$1,513.34

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.



P.O. Box 558
Wayne, NJ 07474-0558

CHECKS IN ORDER (continued)

Date	Number	Amount	Date	Number	Amount
05/19	1078	\$2,703.07	05/12	1084	\$1,860.29
05/13	1079	\$1,857.13	05/12	1086*	\$1,163.87
05/16	1079*	\$1,857.13	05/20	1087	\$1,015.34
05/12	1080	\$2,428.00	05/23	1088	\$1,531.15
05/12	1081	\$1,666.91	05/27	1089	\$1,900.03
05/19	1082	\$362.03	05/13	1090	\$1,289.55
05/12	1083	\$1,141.22			

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$30.00	\$180.00





Account Number:

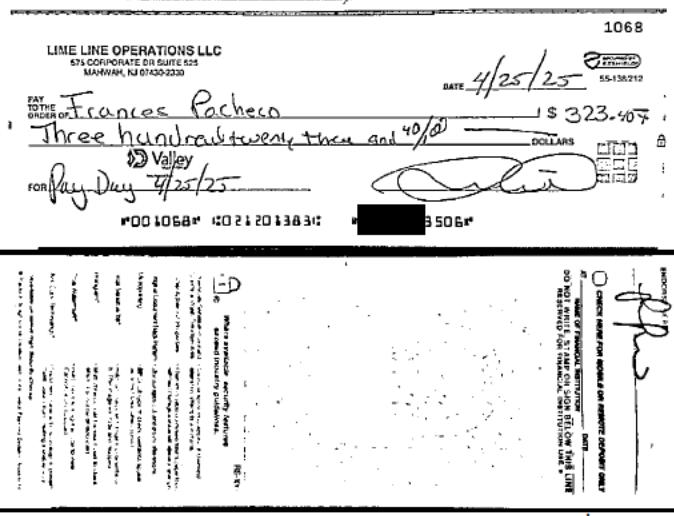
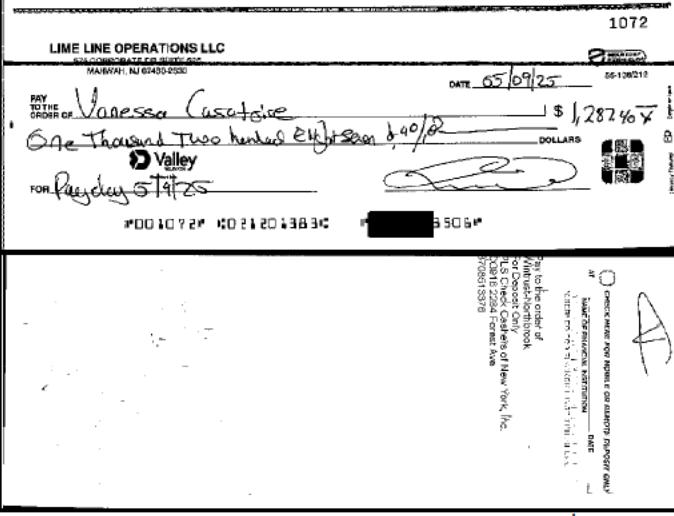
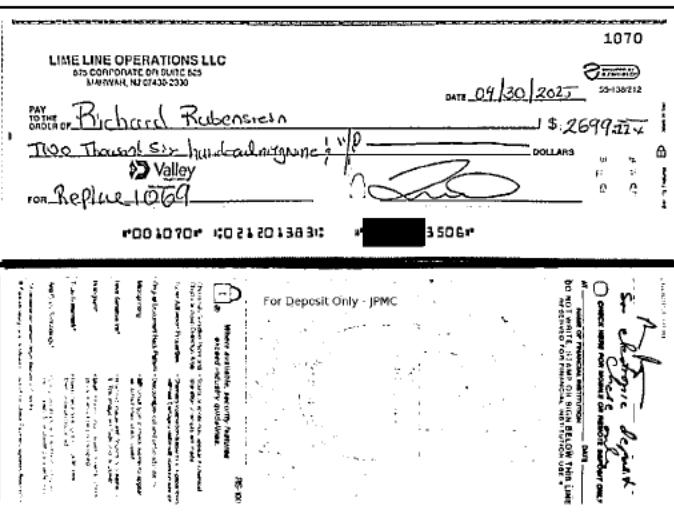
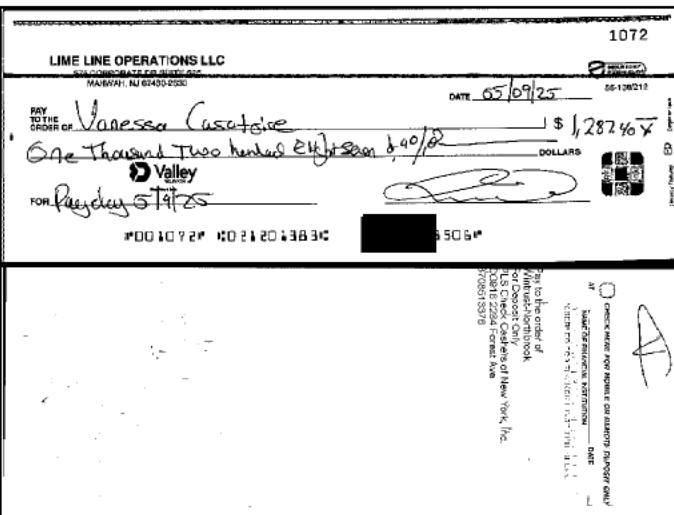
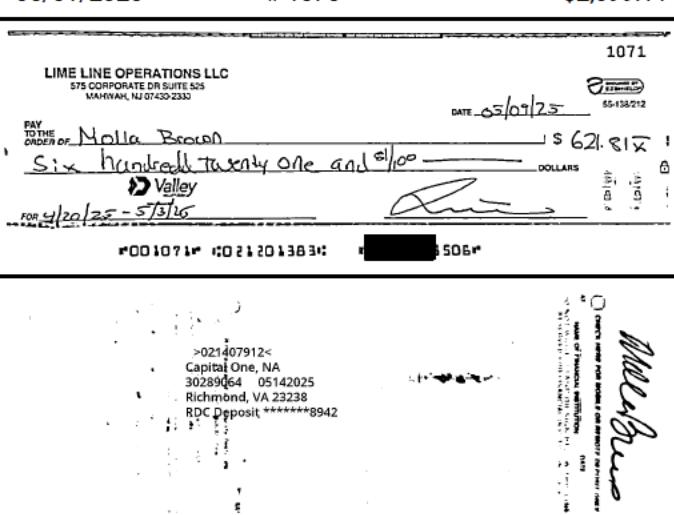
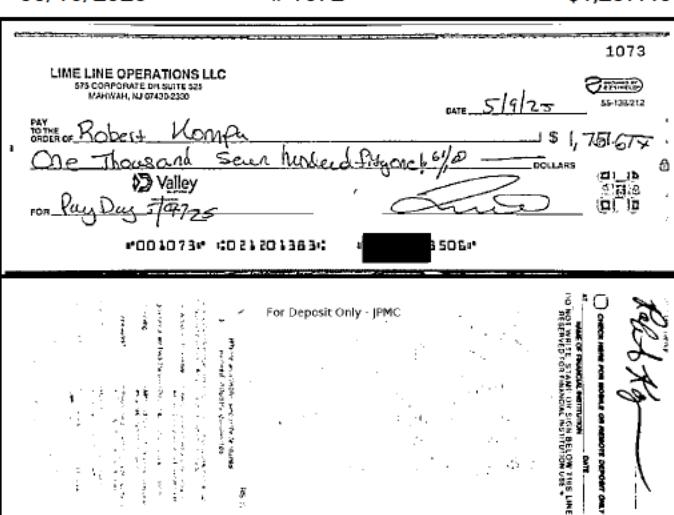
XXXXXX3506

05/31/2025

6 of 10

P.O. Box 558
Wayne, NJ 07474-0558

Check Images for Account XXXXXX3506

 <p>575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2300</p> <p>Frances Pacheco Three hundred twenty three and 40/100 DOLLARS FOR Pay Day 4/25/25</p> <p>#001068# 00212013830 [REDACTED] 3506*</p> <p>1068 DATE 4/25/25 55-138-212</p>	 <p>575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2300</p> <p>Vanessa Casatice One thousand Two hundred Eighty seven & 40/100 DOLLARS FOR Payday STATES</p> <p>#001072# 00212013830 [REDACTED] 3506*</p> <p>1072 DATE 5/09/25 55-138-212</p>
05/13/2025 # 1068 \$323.40	05/13/2025 # 1072 \$1,287.40
 <p>575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2300</p> <p>Richard Rubenstein Two Thousand Six hundred Ninety one & 00/100 DOLLARS FOR Replie 1069</p> <p>#001070# 00212013830 [REDACTED] 3506*</p> <p>1070 DATE 04/30/2025 55-138-212</p>	 <p>575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2300</p> <p>Vanessa Casatice One thousand Two hundred Eighty seven & 40/100 DOLLARS FOR Payday STATES</p> <p>#001072# 00212013830 [REDACTED] 3506*</p> <p>1072 DATE 5/09/25 55-138-212</p>
05/01/2025 # 1070 \$2,699.11	05/16/2025 # 1072 \$1,287.40
 <p>575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2300</p> <p>Molla Brown Six hundred Twenty one and 00/100 DOLLARS FOR 4/20/25 - 5/3/25</p> <p>#001071# 00212013830 [REDACTED] 3506*</p> <p>1071 DATE 05/09/25 55-138-212</p> <p>>021407912< Capital One, NA 30289064 05142025 Richmond, VA 23238 RDC Deposit *****8942</p>	 <p>575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2300</p> <p>Robert Kompa One Thousand Seven hundred Fifty eight & 00/100 DOLLARS FOR Pay Day 5/9/25</p> <p>#001073# 00212013830 [REDACTED] 3506*</p> <p>1073 DATE 5/09/25 55-138-212</p> <p>For Deposit Only - JPMC</p>
05/15/2025 # 1071 \$621.81	05/12/2025 # 1073 \$1,751.61



Account Number:

XXXXXX3506

Statement Date:

05/31/2025

Page :

7 of 10

P.O. Box 558
Wayne, NJ 07474-0558

Check Images for Account XXXXXX3506 (Continued)

 1074 PAY TO THE ORDER OF <u>Yannen Layne</u> \$ 384.73 ^x <u>Three hundred Eighy seven & 73/100 DOLLARS</u> <u>Valley</u> <u>FOR 5/9/25</u> #001074# 100212013830 #3506#	 1077 PAY TO THE ORDER OF <u>Raulin Rivas</u> \$ 1,513.34 ^y <u>One thousand Five hundred thirteen &/00 DOLLARS</u> <u>Valley</u> <u>FOR Pay Day 5/9/25</u> #001077# 100212013830 #3506#
05/16/2025 # 1074 \$384.73	05/13/2025 # 1077 \$1,513.34
 1075 PAY TO THE ORDER OF <u>J Johnathon Patuyeca</u> \$ 1,010.63 ^x <u>One Thousand ten and 63/100 DOLLARS</u> <u>Valley</u> <u>FOR</u> #001075# 100212013830 #3506#	 1078 PAY TO THE ORDER OF <u>Richard Robertson</u> \$ 2,703.07 ^y <u>Two Thousand Seven hundred three &/00 DOLLARS</u> <u>Valley</u> <u>FOR Pay Day 5/9/25</u> #001078# 100212013830 #3506#
05/13/2025 # 1075 \$1,010.63	05/19/2025 # 1078 \$2,703.07
 1076 PAY TO THE ORDER OF <u>Charles Rawley</u> \$ 1,900.03 ^x <u>One thousand nine hundred and 03/100 DOLLARS</u> <u>Valley</u> <u>FOR Pay Day 5/9/25</u> #001076# 100212013830 #3506#	 1079 PAY TO THE ORDER OF <u>Robert Simari</u> \$ 1,857.13 ^y <u>One thousand Eight hundred Eighteen &/00 DOLLARS</u> <u>Valley</u> <u>FOR 5/9/25</u> #001079# 100212013830 #3506#
05/16/2025 # 1076 \$1,900.03	05/13/2025 # 1079 \$1,857.13



Account Number:

XXXXXX3506

Statement Date:

05/31/2025

Page :

8 of 10

P.O. Box 558
Wayne, NJ 07474-0558

Check Images for Account XXXXXX3506 (Continued)

<p>1079 LIME LINE OPERATIONS LLC 575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2330 PAY TO THE ORDER OF Robert Simon \$ 1,857.13 One thousand Eight hundred Eighteen ¹³/₁₀₀ DOLLARS Valley FOR 5/9/25 #400107914 0212013831 35061</p>	<p>1082 LIME LINE OPERATIONS LLC 575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2330 PAY TO THE ORDER OF William Trust \$ 362.03 Three hundred Sixty Two ⁰³/₁₀₀ DOLLARS Valley FOR 5/9/25 #400108214 0212013831 35061</p>
<p>1080 LIME LINE OPERATIONS LLC 575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2330 PAY TO THE ORDER OF Stan Smith \$ 2,428.00 Two thousand four hundred twenty-eight ⁰⁰/₁₀₀ DOLLARS Valley FOR 5/9/25 #400108014 0212013831 35061</p>	<p>1083 LIME LINE OPERATIONS LLC 575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2330 PAY TO THE ORDER OF Alexander Walker \$ 1,141.22 One thousand one hundred forty-one and ²²/₁₀₀ DOLLARS Valley FOR 5/9/25 #400108314 0212013831 35061</p>
<p>1081 LIME LINE OPERATIONS LLC 575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2330 PAY TO THE ORDER OF Kimberly Souza \$ 1,666.91 One Thousand Six hundred Sixty six and ⁹¹/₁₀₀ DOLLARS Valley FOR #400108114 0212013831 35061</p>	<p>1084 LIME LINE OPERATIONS LLC 575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2330 PAY TO THE ORDER OF Joy Mazzominski \$ 1,860.29 One Thousand Eight hundred Sixty and ²⁹/₁₀₀ DOLLARS Valley FOR #400108414 0212013831 35061</p>



Account Number:

XXXXXX3506

Statement Date:

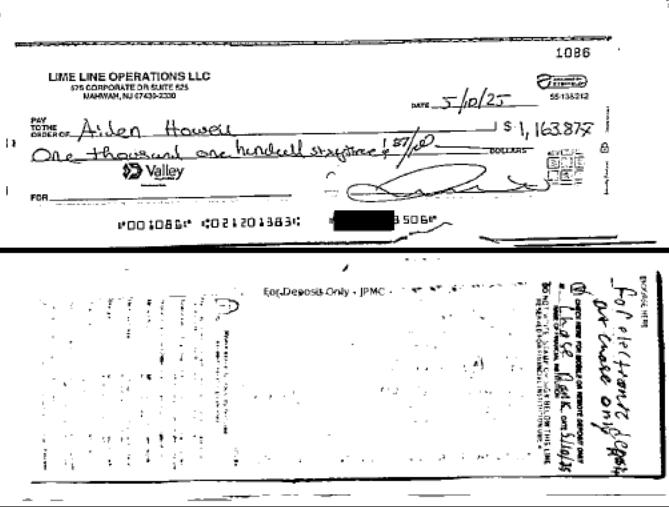
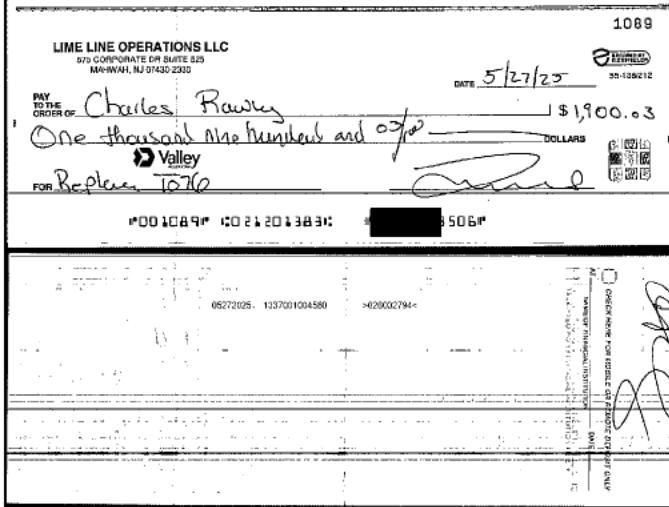
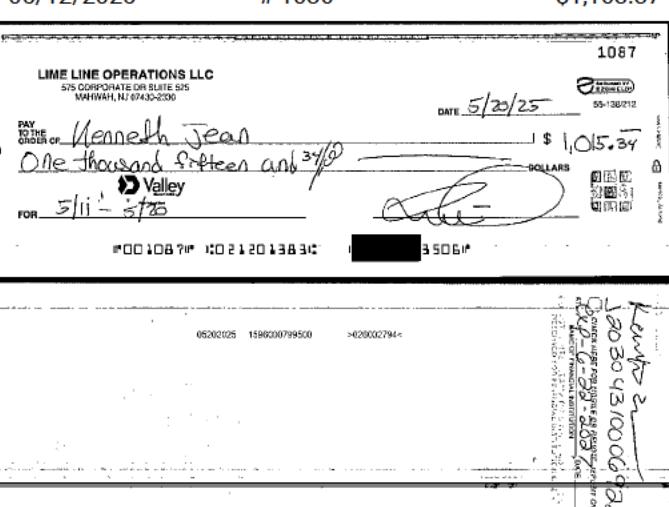
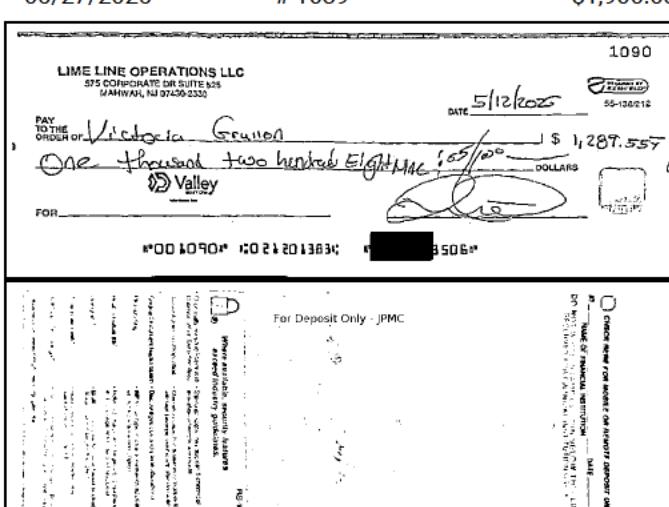
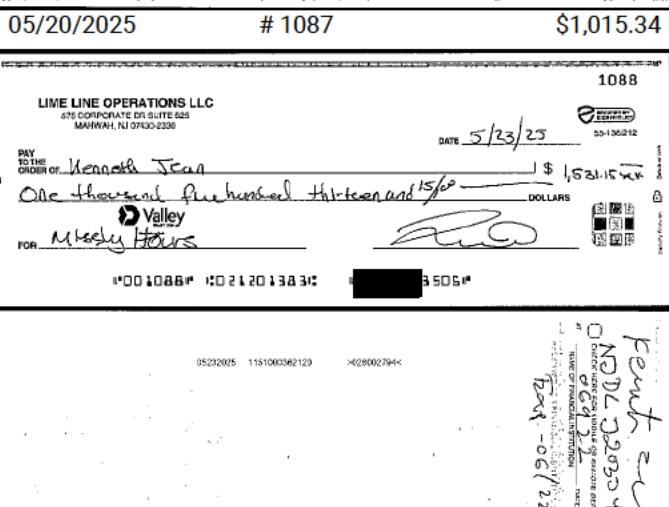
05/31/2025

Page :

9 of 10

P.O. Box 558
Wayne, NJ 07474-0558

Check Images for Account XXXXXX3506 (Continued)

 <p>1086</p> <p>LIME LINE OPERATIONS LLC 575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2330</p> <p>DATE 5/10/25  55135212</p> <p>PAY TO THE ORDER OF <u>Arlen Howell</u> \$ 1,163.87 <u>One thousand one hundred sixty-three and 87/100 DOLLARS</u>  FOR #001086# 100212013830 [REDACTED] 3506#</p> <p>For Deposit Only - JPMC [REDACTED] [REDACTED]</p> <p>05/12/2025 # 1086 \$ 1,163.87</p>	 <p>1089</p> <p>LIME LINE OPERATIONS LLC 575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2330</p> <p>DATE 5/27/25  55136212</p> <p>PAY TO THE ORDER OF <u>Charles Rawley</u> \$ 1,900.03 <u>One thousand nine hundred and 03/100 DOLLARS</u>  FOR #001089# 100212013830 [REDACTED] 3506#</p> <p>For Deposit Only - JPMC [REDACTED] [REDACTED]</p> <p>05/27/2025 # 1089 \$ 1,900.03</p>
 <p>1087</p> <p>LIME LINE OPERATIONS LLC 575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2330</p> <p>DATE 5/20/25  55136212</p> <p>PAY TO THE ORDER OF <u>Kenneth Jean</u> \$ 1,015.34 <u>One thousand fifteen and 34/100 DOLLARS</u>  FOR #001087# 100212013830 [REDACTED] 3506#</p> <p>For Deposit Only - JPMC [REDACTED] [REDACTED]</p> <p>05/20/2025 # 1087 \$ 1,015.34</p>	 <p>1090</p> <p>LIME LINE OPERATIONS LLC 575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2330</p> <p>DATE 5/12/25  55136212</p> <p>PAY TO THE ORDER OF <u>Victoria Gruber</u> \$ 1,287.55 <u>One thousand two hundred EIGHT HUNDRED FIFTY FIVE AND 55/100 DOLLARS</u>  FOR #001090# 100212013830 [REDACTED] 3506#</p> <p>For Deposit Only - JPMC [REDACTED] [REDACTED]</p> <p>05/13/2025 # 1090 \$ 1,289.55</p>
 <p>1088</p> <p>LIME LINE OPERATIONS LLC 575 CORPORATE DR SUITE 525 MAHWAH, NJ 07430-2330</p> <p>DATE 5/23/25  55136212</p> <p>PAY TO THE ORDER OF <u>Kenneth Jean</u> \$ 1,531.15 <u>One thousand five hundred thirteen and 15/100 DOLLARS</u>  FOR #001088# 100212013830 [REDACTED] 3506#</p> <p>For Deposit Only - JPMC [REDACTED] [REDACTED]</p> <p>05/23/2025 # 1088 \$ 1,531.15</p>	

**Account Number:**

XXXXXX3506

Statement Date:

05/31/2025

Page :

10 of 10

P.O. Box 558
Wayne, NJ 07474-0558

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total {1 plus 2 above}	
4 Subtract total check(s) outstanding	
5 Balance {3 less 4 should equal checkbook balance}	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions**A. Pursuant To The Federal Fair Credit Billing Act**

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.





P.O. Box 558
Wayne, NJ 07474-0558

47224 M0656DDA053125061450 07 000000000 177200 003

LIME LINE OPERATIONS LLC
DIP CASE # 24-16240 OPERATING ACCOUNT
575 CORPORATE DR SUITE 525
MAHWAH NJ 07430-2330

Email: contactus@valley.com

Visit Us Online: www.valley.com

Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

We have updated the order in which transactions are posted to your account. All credits will be processed first followed by debits in the following order: debit card transactions, Zelle® payments, checks cashed against your account, outgoing wire transfers, internal transfers, ACH debits, checks presented for payment, and all remaining debit transactions.

BUSINESS BANKING CHECKING - XXXXXX4901

SUMMARY FOR THE PERIOD: 05/01/25 - 05/31/25

LIME LINE OPERATIONS LLC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$5.85		\$4,020.00		\$4,025.01		\$0.84

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
05/08	Beginning Balance			\$5.85
05/08	PHONE/INTERNET TRNFR REF 1280430L FUNDS TRANSFER FRM DEP XXXXXX3201 FROM FUNDS TRANSFER VIA MOBILE		\$4,000.00	\$4,005.85
05/08	PHONE/INTERNET TRNFR REF 1280430L FUNDS TRANSFER TO DEP XXXXXX5800 FROM FUNDS TRANSFER VIA MOBILE	-\$4,000.00		\$5.85
05/15	FEE BASED CHARGE	-\$0.01		\$5.84
05/15	FEE BASED ACTIVITY FOR 04/25			
05/15	ANALYSIS RESULTS CHG	-\$25.00		-\$19.16
05/15	ANALYSIS ACTIVITY FOR 04/25			
05/16	PHONE/INTERNET TRNFR REF 1361551L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$20.00	\$0.84
	Ending Balance			\$0.84



P.O. Box 558
Wayne, NJ 07474-0558

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00





P.O. Box 558
Wayne, NJ 07474-0558

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total {1 plus 2 above}	
4 Subtract total check(s) outstanding	
5 Balance {3 less 4 should equal checkbook balance}	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.

